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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0	Assumption of Executory Contract or unexpired Le	ease 0 Lien Avoidance
		Last revised: November 14, 2023
	UNITED STATES BANKRUPTCY CO DISTRICT OF NEW JERSEY	URT
In Re:	Case No	o.: 24-11377
BRICE EDWARDS	Judge:	CMG
Debtor(s)		
	Chapter 13 Plan and Motions	
☐ Original		Date: 7/9/24
☐ Motions Included	☐ Modified/No Notice Required	
	THE DEBTOR HAS FILED FOR RELIEF UN CHAPTER 13 OF THE BANKRUPTCY CO	
	YOUR RIGHTS WILL BE AFFECTED	
reduced, modified, or eliminated. This further notice or hearing, unless writted there are no timely filed objections, which, the lien avoidance or modificational alone will avoid or modify the lien. The	e time frame stated in the Notice. Your rights may be is Plan may be confirmed and become binding, and in the en objection is filed before the deadline stated in the ithout further notice. See Bankruptcy Rule 3015. If the in may take place solely within the Chapter 13 confirmed debtor need not file a separate motion or adversary the interest rate. An affected lien creditor who wishes tion hearing to prosecute same.	ncluded motions may be granted without Notice. The Court may confirm this plan, if is plan includes motions to avoid or modify a mation process. The plan confirmation order y proceeding to avoid or modify a lien based
	articular importance. Debtors must check one bons. If an item is checked as "Does Not" or if both an.	
THIS PLAN:		
□ DOES ⊠ DOES NOT CONTAIN NO N PART 10.	ON-STANDARD PROVISIONS. NON-STANDARD PR	ROVISIONS MUST ALSO BE SET FORTH
	MOUNT OF A SECURED CLAIM BASED SOLELY (R NO PAYMENT AT ALL TO THE SECURED CRED 7b / □ 7 c.	
	DICIAL LIEN OR NONPOSSESSORY, NONPURCH. FANY, AND SPECIFY: □ 7a / □ 7b / □ 7 c.	ASE-MONEY SECURITY INTEREST. SEE
Initial Debtor(s)' Attorney: /s/ SJA Ir	iitial Debtor:/s/ BEInitial Co-Debtor:	

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Part 1:	Payment and Length of Plan
a.	The debtor shall pay to the Chapter 13 Trustee \$
b.	The debtor shall make plan payments to the Trustee from the following sources:
	☑ Future earnings
	☐ Other sources of funding (describe source, amount and date when funds are available):
Sa	ale of 2012 International Truck (approx value \$ 40,000) by 10/31/24
C.	Use of real property to satisfy plan obligations:
	☐ Sale of real property Description:
	Proposed date for completion:
	□ Refinance of real property: Description: Proposed date for completion:
	 ✓ Loan modification with respect to mortgage encumbering real property: Description: Proposed date for completion: 10/31/24
d.	☑ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also
	Part 4.
	☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☒ will not be paid by the Chapter 13
	Trustee pending an Order approving sale, refinance, or loan modification of the real property.
e.	For debtors filing joint petition:
	□ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint
	administration, an objection to confirmation must be timely filed. The objecting party must appear at
	confirmation to prosecute their objection.

Initial Debtor: /s/ BE Initial Co-Debtor: _____

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Part 2: Adequate Protection ☐ NONE	
a. Adequate protection payments will be made in the amount of \$ Trustee and disbursed pre-confirmation to to be commenced upon order of the Court.)	to be paid to the Chapter 13 (creditor). (Adequate protection payments
b. Adequate protection payments will be made in the amount of \$debtor(s), pre-confirmation to:(creditor).	to be paid directly by the
Part 3: Priority Claims (Including Administrative Expenses)	

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE DOMESTIC SUPPORT OBLIGATION	ADMINISTRATIVE DSO	BALANCE DUE: \$ 3430 900 (supp fee app \$ 89,876.35 (subject to dispute)
(Stacey Edwards)		

b.	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
	Check one:
	None Non
	☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned
	to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: \square NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Mr. Cooper/Wilmington Trust	540 Smithville Rd, Southampton, NJ	\$ 45,640.03	n/a	to be paid by ERMA modification	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Real Time Solutions	Residence	\$ 120,583 (claimed but disputed)	n/a	-0-	Claim is barred under RESPA for non-prosecution - subject to Adv Proc.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Valley National Bank USAA	Ford F450 2018 Ford F250	\$ 4,507.80 \$ 22.96	n/a n/a	\$ 4,507.80 \$ 22.96	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

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c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☐ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments □ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

^{2.)} Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

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e. Surrender ⊠ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ⊠ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: $\hfill\Box$ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE							
a. Not separately classified allowed non-priority unsecured claims shall be paid:							
		to be distributed <i>pro ra</i>	ta				
	than						
⊠ Pro Rata	distribution from any rer	naining funds					
b. Separately of	classified unsecured cl	aims shall be treated as fo	ollows:				
Name of Creditor	Basis Fo	or Separate Classification	Treatment	Amount to be Paid by Trustee			
			Ļ				
Part 6: Executor	ry Contracts and Unex	oired Leases ⊠ NONE					
NOTE: Soo time limi	itations sat forth in 11 LL	C 265(d)(1) that may b	revent assumption of non	recidential real property			
eases in this Plan.)	itations set fortiffit 11 O.	3.C. 303(u)(4) tilat illay p	revent assumption of non	residential real property			
All executory contrac	ts and unexpired leases.	not previously rejected b	y operation of law, are rej	ected, except the			
following, which are a		, , ,	, ,	, ,			
Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor			

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). \square NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b.	Motion to A	Avoid L	iens and l	Reclassify	Claim	From S	Secured t	to Comp	oletely	/ Unsecured	. \square NOI	NE
----	-------------	---------	------------	------------	-------	--------	-----------	---------	---------	-------------	-----------------	----

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. \Box NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☑ Upon confirmation
- □ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administrative Claims
- 3) DSO
- (A) Other Priority Debts
- 5) Secured claims
- 6) GUC

d. Post-Petition Claims

The Trustee \boxtimes is, \square is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Case 24-11377-CMG Doc 40 Filed 07/31/24 Entered 08/01/24 00:13:43 Desc Imaged Certificate of Notice Page 10 of 14 Part 9: **Modification** □ NONE NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2. If this Plan modifies a Plan previously filed in this case, complete the information below. Date of Plan being Modified: 2/22/24 Explain below why the plan is being modified: Debtor has obtained tentative approval for EMRA assistance to deal with pre-petition arrears. Plan now addressed previously unknown 2nd mortgage claim which is disputed. Are Schedules I and J being filed simultaneously with this Modified Plan? Yes ☑ No Part 10: Non-Standard Provision(s): Non-Standard Provisions:

Any non-standard provisions placed elsewhere in this plan are ineffective.

⋈ NONE

☐ Explain here:

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The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 7/	/9/24	/s/ Brice Edwards
		Debtor
Date:		Joint Debtor
Date:	/9/24	/s/ Steven J. Abelson
		Attorney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 24-11377-CMG
Brice Edwards Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3
Date Rcvd: Jul 29, 2024 Form ID: pdf901 Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2024:

Recip ID	Recipient Name and Address
db	+ Brice Edwards, 540 Smithville Road, Southampton, NJ 08088-8866
cr	+ Valley National Bank, c/o Donna L. Thompson, Esq., PO Box 679, Allenwood, NJ 08720-0679
520216045	+ Donna Thompson, Esq., PO Box 679, Allenwood, NJ 08720-0679
520162324	+ NJ Family Support Payment Center, P.O. Box 4880, Trenton, NJ 08650-4880
520162325	+ Stacey Edwards, 3094 Harbor Drive, Palmyra, NJ 08065-2216
520162327	+ Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438

TOTAL: 6

520192799

+ Email/Text: RASEBN@raslg.com

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID smg		Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
Sing			Jul 29 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+	Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 29 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520162319	+	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 29 2024 20:40:30	Capital One*, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
520192256	+	Email/PDF: ebn_ais@aisinfo.com	Jul 29 2024 20:40:31	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520162320		Email/PDF: ais.chase.ebn@aisinfo.com	Jul 29 2024 20:40:38	JPMCB Card Services*, 301 N. Walnut St, Floor 09, Wilmington, DE 19801
520197725	+	Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 29 2024 20:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520162321	٨	MEBN	Jul 29 2024 20:32:33	LOGS Legal Group LLP, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
520162322	+	Email/Text: nsm_bk_notices@mrcooper.com	Jul 29 2024 20:38:00	Mr. Cooper*, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
520162323		Email/Text: ServicingAdmin@navitascredit.com	Jul 29 2024 20:38:00	Navitas Credit Corp., 201 Executive Ctr DRive, Suite 100, Columbia, SC 29210
520223652		Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 29 2024 20:38:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
520171664		Email/Text: bnc-quantum@quantum3group.com	Jul 29 2024 20:38:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
520190727		Email/Text: bkdepartment@rtresolutions.com	Jul 29 2024 20:39:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

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Date Rcvd: Jul 29, 2024 Form ID: pdf901 Total Noticed: 21

Jul 29 2024 20:38:00 USAA Federal Savings Bank, Robertson,

Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001

520162326 + Email/Text: bkelectronicnotices@usaa.com

Jul 29 2024 20:38:00 USAA Federal Savings Bank*, 10750 McDermott

Freeway, San Antonio, TX 78288-1600
520229750 + Email/Text: nsm_bk_notices@mrcooper.com

520229750 + Email/Text: nsm_bk_notices@mrcooper.com

Jul 29 2024 20:38:00 Wilmington Trust, National Association, at. el, c/o

Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX

75261-9096

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr *+ USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road, Suite 450, Alpharetta, GA

30004-2001

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2024 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor USAA Federal Savings Bank ajennings@hillwallack.com

Denise E. Carlon

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity but solely as successor trustee to Citibank, N.A. as Trustee to Lehman XS Trust Mortgage Pass-Through Certificates, Series 2006- dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Donna L. Thompson

 $on \ behalf \ of \ Creditor \ Valley \ National \ Bank \ donna. thompson@dlthompsonlaw.com \ dlthompsonlaw@aol.com$

Elizabeth L. Wassall

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity but solely as successor trustee to Citibank, N.A. as Trustee to Lehman XS Trust Mortgage Pass-Through Certificates, Series 2006- ewassall@logs.com,

njbankruptcynotifications@logs.com;logsecf@logs.com

Steven J. Abelson

on behalf of Debtor Brice Edwards sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

Steven P. Kelly

on behalf of Creditor Real Time Resolutions Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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TOTAL: 8